

line 15, insert paragraph indentation;

line 19, after “; or”, delete spacing (hard return).

IN THE CLAIMS

Please AMEND the claims as follows:

AP 10 18. (ONCE AMENDED) The method for electronic commerce of claim [9] 1, wherein said authorization token includes a dummy card number for use in routing payment to an appropriate one of a plurality of issuing banks;
said dummy card number being shared among all cardholders of a particular issuing bank.

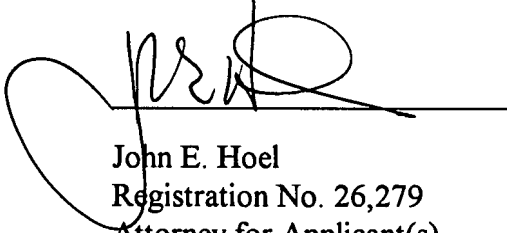
REMARKS

The above amendments are presented to correct minor inconsistencies and/or typographical errors in the specification and to better define the disclosed invention. No new matter is presented in the foregoing amendments. Applicant respectfully requests entry of the foregoing.

If any other fees are required for the filing of this Preliminary Amendment, please charge same to Deposit Account No. 13-4503, Order No. 1963-7291.

Respectfully submitted,
MARK LINEHAN

Date: 3/1/99


John E. Hoel
Registration No. 26,279
Attorney for Applicant(s)
(202) 857-8011

SENDER'S ADDRESS: